



ATTORNEYS AT LAW

Robert Greene Sterne
Jorge A. Goldstein
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R. Wilson Powers III
Erin C. Wong
Joseph E. Mutschelknaus
Kavon Nasabzadeh
Aaron S. Ward

Of Counsel
Edward J. Kessler
Christopher P. Wrist
David C. Isaacson
Jason D. Eisenberg

*Admitted only in Maryland
†Admitted only in Virginia
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WRITER'S DIRECT NUMBER:
(202) 772-8855

INTERNET ADDRESS:
HOLOUBEK@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 3695

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Appl. No. 10/588,811; Filing Date: June 11, 2007
For: **System and Method Using Enhanced Authorization Data to Reduce Travel-Related Transaction Fraud**
Inventors: Gomes *et al.*
Our Ref: 2348.0130001

Sir:

Transmitted herewith for appropriate action is the following document:

1. Amendment and Reply Under 37 C.F.R. § 1.111.

The above-listed document is filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michelle K. Holoubek
Attorney for Applicants
Registration No. 54,179

MKH/RGH/lam

Enclosures

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